

# MOBILE COUNTY TREASURY EMERGENCY RENTAL ASSISTANCE PROGRAM (TERA) FREQUENTLY ASKED QUESTIONS



## THE PROGRAM

### Q: What is the TERA Program?

**A:** The Treasury Emergency Rental Assistance (TERA) Program is a U.S. Treasury funded program providing financial assistance to support Mobile County renters who are unable to pay rent or utilities due to the COVID-19 pandemic.

### Q: What does the assistance include?

**A:** Assistance can include:

- Eligible late (arrears) payments made directly to your landlord, property management agent, or utility provider for rent or utilities accrued after March 13, 2020; or
- Eligible monthly payments made directly to the landlord, property management agent, or utility provider for 3 months' rent up to a maximum of 12 months; or
- Monthly payment combination of items a. and b.
- Also, 3 months of supplemental assistance may be provided to ensure housing stability for a household after the initial 12-month period, if funding is still available.

### Q: How do I apply?

**A:** Go to <https://www.mobilecountyal.gov/rental-and-utility-assistance> to complete your application.

### Q: Who receives the payment?

**A:** Payments will be made to the landlord, property management agent, or utility providers.

### Q: I am a tenant; do I need to get my landlord to participate?

**A:** Yes. Contact your landlord and ask your landlord to complete an application at this link: <https://www.mobilecountyal.gov/>.

### Q: I am a tenant; my landlord has not responded to me about participating in this program. What do I do?

**A:** Document the communication between you and your landlord (emails, texts, letters, certified mail) showing that you have tried to communicate without a response. You must try to communicate with them at least 3 times in a period of 10 days.

## ELIGIBILITY

### Q: What is an "eligible household"?

**A:** A household of one or more people who are obligated to pay rent on a rental unit in Mobile County and have qualified for unemployment benefits, experienced a reduction in income, incurred significant costs, or experienced other financial hardships due to the COVID-19 pandemic. The household will also need to demonstrate risk of experiencing homelessness/housing instability.

### Q: What is a "household"?

**A:** One or more individuals who are obligated to pay rent on a residential dwelling. The occupants may include related family members and unrelated people.

### Q: What are the income requirements?

**A:** To receive assistance, household income (for all workers combined, including children 18 and older) can be no more than 80% of Mobile County's area median income, as shown on the chart below.

80% Income Threshold Requirements								
Number of Persons in Household	1	2	3	4	5	6	7	8
Annual Household Income	\$34,400	\$39,300	\$44,200	\$49,100	\$53,050	\$57,000	\$60,900	\$64,850

**Q: Does my household qualify for priority assistance?**

**A:** Priority is given to renter households that qualify as very low income (less than 50% of the area median income in your area) and/or households in which one or more members is unemployed and has been unemployed for 90 days.

**Q: What documents do I need to prove that I'm eligible?**

**A:** Mobile County requires the following documents to complete the TERA application:

- a. Current Driver's License or other government-issued photo ID for applicant and co-applicant
- b. Signed Lease Agreement (all pages)
- c. Narrative of financial hardship due to COVID-19 (can be termination email or letter, written narrative, proof of unemployment, etc.)
- d. Proof of Income (every income source needs to be documented)
- e. For rental assistance, Eviction Notice or Late Rental Payment Notice
- f. For utility assistance, monthly utility invoices showing unpaid utilities in a household member's name at the rented address
- g. If prior assistance received, documentation of the amounts received

**FINANCIAL HARDSHIP****Q: How do I prove that my household has experienced financial hardship due to COVID-19?**

**A:** You must provide documents that show one or more individuals within the household:

- a. Has qualified for unemployment benefits; or
- b. Has experienced a reduction in household income, incurred significant costs or experienced other financial hardship due, directly or indirectly, to the COVID-19 pandemic
- c. Is at risk of experiencing homelessness or housing instability, which may include:
  - A past due utility or rent notice or eviction notice
  - Unsafe or unhealthy living conditions

**Q: What documents are acceptable to prove direct or indirect financial impact of COVID-19?**

**A:** Acceptable documents include, but are not limited to:

- a. Notice of workplace closure, job loss, furlough, or reduced hours from employer during eligible pandemic period (March 13, 2020 to present)
- b. A signed self-certification that includes name of household member who is self-employed, name and nature of business, and narrative confirming economic impact on self-employment during eligible pandemic period
- c. Documentation of sickness or of caring for household or family member sick with COVID-19
- d. Documentation of extraordinary out-of-pocket childcare expenses due to school closures, medical expenses or health care expenditures stemming from COVID-19 infection

**DIFFICULTY APPLYING****Q: How do I apply if I don't have access to the Internet?**

**A:** If you do not have Internet access or have a friend or family member who can assist you, you can apply at your local library or by phone at 855-209-4970. However, hold times may be lengthy. Apply online if at all possible for the fastest application review and results.

**Q: If I am denied assistance, can I appeal the decision?**

**A:** Yes. You will receive a denial letter which will outline the process for appealing the denial and any other available information regarding additional or supplemental assistance resources.

**APPLY AT <https://www.mobilecountyal.gov/rental-and-utility-assistance>.**